

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Scott G Tyrcha
Michelle H Tyrcha
Debtor(s)

Case No. 15 B 03128

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2015.
- 2) The plan was confirmed on 06/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2016, 01/05/2017.
- 5) The case was Dismissed on 02/16/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,231.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$7,231.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,068.27
Court Costs	\$0.00
Trustee Expenses & Compensation	\$278.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,346.72

Attorney fees paid and disclosed by debtor: \$150.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Account Resolution Services	Unsecured	350.00	NA	NA	0.00	0.00
Alexian Brothers	Unsecured	734.49	NA	NA	0.00	0.00
Alexian Brothers	Unsecured	148.09	NA	NA	0.00	0.00
Alexian Brothers	Unsecured	151.70	NA	NA	0.00	0.00
Alexian Brothers	Unsecured	56.00	NA	NA	0.00	0.00
Alexian Brothers	Unsecured	0.00	NA	NA	0.00	0.00
Alexian Brothers Health System	Unsecured	4,412.20	NA	NA	0.00	0.00
Alexian Brothers Medical Center	Unsecured	36.00	NA	NA	0.00	0.00
Alexian Brothers Medical Group	Unsecured	18.00	NA	NA	0.00	0.00
ATG Credit LLC	Unsecured	492.00	NA	NA	0.00	0.00
ATG Credit LLC	Unsecured	305.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Cap1/bstby	Unsecured	0.00	NA	NA	0.00	0.00
Cap1/music	Unsecured	0.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	0.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	0.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	11,899.00	2,782.62	2,782.62	0.00	0.00
Cardiovascular Associates at ABHVI	Unsecured	32.00	NA	NA	0.00	0.00
cardiovascular associates at abhvi	Unsecured	78.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
Chase Auto	Unsecured	0.00	NA	NA	0.00	0.00
CitiMortgage Inc	Unsecured	0.00	NA	NA	0.00	0.00
Collections Services Group	Secured	283.84	283.84	283.84	283.84	0.00
Comenity Bank/Jessica London	Unsecured	56.00	NA	NA	0.00	0.00
Comenity Bank/OneStopPlus.com	Unsecured	272.00	NA	NA	0.00	0.00
Comenity Bank/Woman Within	Unsecured	206.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cook County Dept. of Revenue	Secured	1,524.00	NA	NA	0.00	0.00
Creditors Discount & Audit Co	Unsecured	22.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	33,666.00	54,146.20	54,146.20	0.00	0.00
Direct Charge	Unsecured	0.00	96.84	96.84	0.00	0.00
Elk Grove Radiology	Unsecured	37.00	NA	NA	0.00	0.00
Ford Motor Credit Corporation	Unsecured	0.00	NA	NA	0.00	0.00
Ford Motor Credit Corporation	Unsecured	0.00	NA	NA	0.00	0.00
G M A C	Unsecured	0.00	NA	NA	0.00	0.00
GECRB/ PayPal Buyer credit	Unsecured	0.00	NA	NA	0.00	0.00
Gecrb/Care Credit	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/walmart	Unsecured	0.00	NA	NA	0.00	0.00
Ginny's	Unsecured	0.00	84.30	84.30	0.00	0.00
Grants Appl	Unsecured	0.00	NA	NA	0.00	0.00
Hccredit/cit	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	224.00	271.92	271.92	0.00	0.00
JP Morgan Chase Bank NA	Secured	29,601.00	16,806.29	16,806.29	0.00	0.00
MEA-Elk Grove LLC	Unsecured	0.00	214.20	214.20	0.00	0.00
MEA-Elk Grove LLC	Unsecured	735.00	913.00	913.00	0.00	0.00
Mid Amer Fsl	Unsecured	0.00	NA	NA	0.00	0.00
Mid Amer Fsl	Unsecured	0.00	NA	NA	0.00	0.00
Montgomery Ward	Unsecured	0.00	100.80	100.80	0.00	0.00
Northwest Collectors	Unsecured	352.00	NA	NA	0.00	0.00
OAC	Unsecured	92.00	NA	NA	0.00	0.00
Physician Anesthesia Associates	Unsecured	351.94	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	532.00	532.07	532.07	0.00	0.00
Portfolio Recovery Associates	Unsecured	427.00	427.71	427.71	0.00	0.00
Portfolio Recovery Associates	Unsecured	142.00	142.16	142.16	0.00	0.00
Resurgent Capital Services	Unsecured	13.20	523.00	523.00	0.00	0.00
Schaumburg Fire Dept.	Unsecured	393.00	NA	NA	0.00	0.00
Sears/Cbna	Unsecured	0.00	NA	NA	0.00	0.00
Seterus	Secured	148,175.35	NA	NA	0.00	0.00
Seventh Avenue	Unsecured	0.00	157.99	157.99	0.00	0.00
Springleaf Financial Services	Unsecured	0.00	6,393.91	6,393.91	0.00	0.00
Springleaf Financial Services	Unsecured	256.27	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	7,542.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
State Farm Financial S	Unsecured	0.00	NA	NA	0.00	0.00
susan A Orhan MD	Unsecured	194.00	NA	NA	0.00	0.00
Swiss Colony	Unsecured	99.00	101.86	101.86	0.00	0.00
Target	Unsecured	316.34	NA	NA	0.00	0.00
TD Bank USA/Target Credit	Unsecured	316.00	NA	NA	0.00	0.00
TD Bank USA/Target Credit	Unsecured	145.00	NA	NA	0.00	0.00
TD Bank USA/Target Credit	Unsecured	0.00	NA	NA	0.00	0.00
Weisfield Jewelers/Sterling Jewelers Inc	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	NA	391.76	391.76	0.00	0.00
Wells Fargo Bank	Secured	10,533.00	10,924.76	10,533.00	3,192.02	408.42
Women's Complete Healthcare	Unsecured	365.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$16,806.29	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,533.00	\$3,192.02	\$408.42
All Other Secured	\$283.84	\$283.84	\$0.00
TOTAL SECURED:	\$27,623.13	\$3,475.86	\$408.42
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$67,280.34	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,346.72</u>
Disbursements to Creditors	<u>\$3,884.28</u>
TOTAL DISBURSEMENTS :	<u>\$7,231.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/13/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.